

Information to identify the case:

Debtor 1	<u>Robert M Joyce</u>	Social Security number or ITIN	xxx-xx-0278
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Stacie L Joyce</u>	Social Security number or ITIN	xxx-xx-6174
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	19-21040-VFP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert M Joyce

Stacie L Joyce

7/10/24

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Robert M Joyce
Stacie L Joyce
Debtors

Case No. 19-21040-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Jul 10, 2024

User: admin
Form ID: 3180W

Page 1 of 5
Total Noticed: 70

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
++++	Addresses marked '++++' were modified by the USPS Locatable Address Conversion System. This system converts rural route numbers to street addresses.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 12, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Robert M Joyce, Stacie L Joyce, 0-132 Yerger Road, Fair Lawn, NJ 07410-4649
518278429	++++ ASPIRE/CB&T, 9 CORPORATE RIDGE PKWY, COLUMBUS GA 31907-3049 address filed with court:, Aspire/cb&t, 9 Mutec Dr, Columbus, GA 31907
518278426	+ American Express, c/o Nationwide Credit, PO Box 14581, Des Moines, IA 50306-3581
518278427	+ American Express, c/o GC Services, PO Box 46960, Saint Louis, MO 63146-6960
518278439	+ El Cid Vacations Trust, PO Box 96058, Las Vegas, NV 89193-6058
518332116	+ Navient Solutions, LLC. on behalf of, NJHEAA, PO BOX 548, Trenton, NJ 08625-0548
518278454	+ Verizon, c/o North Shore Agency, PO Box 3002, Phoenixville, PA 19460-3002
518278456	++ WELLS FARGO BANK NA, 1 HOME CAMPUS, MAC X2303-01A, DES MOINES IA 50328-0001 address filed with court:, Wells Fargo Bank, Attn: Bankruptcy Dept, Po Box 6429, Greenville, SC 29606

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 10 2024 20:52:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jul 10 2024 20:52:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: AISACG.COM	Jul 11 2024 00:34:00	BMW Bank of North America, 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901
cr	+ EDI: AISACG.COM	Jul 11 2024 00:34:00	Exeter Finance LLC, AIS Portfolio Services LLP, 4515 N Santa Fe Blvd, Oklahoma City, OK 73118-7901
cr	+ Email/Text: enotifications@santanderconsumerusa.com	Jul 10 2024 20:52:00	Santander Consumer USA Inc., d/b/a Chrysler Capita, P.O. Box 961275, Fort Worth, TX 76161-0275
cr	^ MEBN	Jul 10 2024 20:48:00	Synchrony Bank, c/o PRA Recievables Management, LL, POB 41021, Norfolk, VA 23541-1021
518393461	EDI: GMACFS.COM	Jul 11 2024 00:34:00	Ally Bank Lease Trust, PO Box 130424, Roseville MN 55113-0004
518278425	+ Email/Text: ngisupport@radiusgs.com	Jul 10 2024 20:51:00	American Express, c/o Radius Global Solutions, 500 Franklin Turnpike, Suite 200, Ramsey, NJ 07446-1178
518278428	+ Email/PDF: bncnotices@becket-lee.com	Jul 10 2024 20:57:18	American Express Legal, 500 N Franklin Tpk, PO

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			Box 278, Ramsey, NJ 07446-0278
518307197	Email/PDF: bncnotices@becket-lee.com	Jul 10 2024 20:56:56	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518312037	Email/Text: notices@bkservicing.com	Jul 10 2024 20:52:00	Daimler Trust, c/o BK Servicing, LLC, PO Box 131265, Roseville, MN 55113-0011
518290347	+ EDI: AISACG.COM	Jul 11 2024 00:34:00	BMW Bank of North America, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518278432	EDI: BMW.COM	Jul 11 2024 00:34:00	BMW Financial Services, PO Box 9001065, Louisville, KY 40290
518329926	EDI: BMW.COM	Jul 11 2024 00:34:00	BMW Financial Services NA, LLC, P.O. Box 3608, Dublin, OH 43016
518278430	+ EDI: BANKAMER	Jul 11 2024 00:34:00	Bank Of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998-2238
518364039	+ EDI: BANKAMER2	Jul 11 2024 00:34:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
518278431	+ EDI: TSYS2	Jul 11 2024 00:34:00	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
518302695	+ Email/Text: enotifications@santanderconsumerusa.com	Jul 10 2024 20:52:00	CCAP Auto Lease Ltd., P.O. BOX 961275, FORT WORTH, TX 76161-0275
518278433	+ EDI: CAPITALONE.COM	Jul 11 2024 00:34:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518297248	+ EDI: AIS.COM	Jul 11 2024 00:40:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518278434	+ Email/Text: BAN1418@UCBINC.COM	Jul 10 2024 20:51:00	Chase Bank, c/o United Collection Bureau, PO Box 1418, Maumee, OH 43537-8418
518278436	+ EDI: WFNNB.COM	Jul 11 2024 00:34:00	Comenity Bank/Lane Bryant, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
518278455	EDI: CITICORP	Jul 11 2024 00:34:00	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
518397441	EDI: Q3G.COM	Jul 11 2024 00:34:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
518290116	EDI: DISCOVER	Jul 11 2024 00:34:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518278437	+ EDI: DISCOVER	Jul 11 2024 00:34:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
518278438	+ Email/Text: bankruptcynotification@montereyfinancial.com	Jul 10 2024 20:51:00	El Cid Vacations Club, c/o Monterey Collections, 4095 Avenida De La Plata, Oceanside, CA 92056-5802
519164505	+ EDI: AISACG.COM	Jul 11 2024 00:34:00	Exeter Finance LLC, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518278440	EDI: IRS.COM	Jul 11 2024 00:34:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
518278435	EDI: JPMORGANCHASE	Jul 11 2024 00:34:00	Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850
518318277	+ Email/Text: RASEBN@raslg.com	Jul 10 2024 20:51:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518324849	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Jul 10 2024 20:51:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., JPMC, c/o National Bankruptcy

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			Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
518896634	Email/Text: legaldivision@kheaa.com	Jul 10 2024 20:51:00	KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798
518896635	Email/Text: legaldivision@kheaa.com	Jul 10 2024 20:51:00	KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798, KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798
518278442	+ Email/Text: hcouto@v-k-i.net	Jul 10 2024 20:51:00	LVNV Funding LLC, c/o Valentine & Kebartas, LLC, PO Box 325, Lawrence, MA 01842-0625
518317924	Email/PDF: resurgentbknotifications@resurgent.com	Jul 10 2024 20:57:26	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520301742	+ EDI: LENDNGCLUB	Jul 11 2024 00:34:00	Lending Club Corporation, Dept #34268, PO Box 39000, San Francisco, CA 94139-0001
518278441	+ EDI: LENDNGCLUB	Jul 11 2024 00:34:00	LendingClub, Attn: Bankruptcy, 71 Stevenson St, Ste 1000, San Francisco, CA 94105-2967
518394921	+ EDI: LENDNGCLUB	Jul 11 2024 00:34:00	LendingClub Corporation, 595 Market St, Suite 200, San Francisco, CA 94105-2802
518278443	+ Email/Text: correspondence@credit-control.com	Jul 10 2024 20:51:00	Macy's, c/o Credit Control LLC, PO Box 31179, Tampa, FL 33631-3179
518278444	+ EDI: MERCEDES	Jul 11 2024 00:34:00	Mercedes-Benz Financial Services, Po Box 685, Roanoke, TX 76262-0685
518278445	+ EDI: NAVIENTFKASMSERV.COM	Jul 11 2024 00:34:00	Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000
518391274	EDI: PRA.COM	Jul 11 2024 00:34:00	Portfolio Recovery Associates, LLC, c/o Jetblue Plus Card, POB 41067, Norfolk VA 23541
518400144	EDI: PRA.COM	Jul 11 2024 00:34:00	Portfolio Recovery Associates, LLC, c/o Paypal Extras Mastercard, POB 41067, Norfolk VA 23541
518278446	+ Email/Text: bankruptcyteam@quickenloans.com	Jul 10 2024 20:52:00	Quicken Loans, 662 Woodward Avenue, Detroit, MI 48226-3433
518313850	+ Email/Text: bankruptcyteam@quickenloans.com	Jul 10 2024 20:52:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
518382022	Email/PDF: resurgentbknotifications@resurgent.com	Jul 10 2024 21:08:28	SOFI LENDING CORP, C/O Resurgent Cap, PO BOX 10587, Greenville, SC 29603-0587
518309794	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Jul 10 2024 20:51:00	State of New Jersey, Division of Taxation, Bankruptcy Department, 50 Barrack Street, 9th Floor, PO Box 245, Trenton, NJ 08695
518278447	+ Email/Text: enotifications@santanderconsumerusa.com	Jul 10 2024 20:52:00	Santander Consumer USA, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244
518278448	+ Email/PDF: SoFiBKNotifications@resurgent.com	Jul 10 2024 20:57:17	Sofi Lending Corp, Attn: Bankruptcy, 375 Healdsburg Avenue Suite 280, Healdsburg, CA 95448-4151
518278449	^ MEBN	Jul 10 2024 20:47:11	Synchrony Bank, c/o FMS Inc., PO Box 707600, Tulsa, OK 74170-7600
518278984	^ MEBN	Jul 10 2024 20:48:01	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518278450	+ EDI: SYNC	Jul 11 2024 00:34:00	Synchrony Bank/Gap, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
518278451	+ EDI: SYNC	Jul 11 2024 00:34:00	Synchrony Bank/PC Richards & Sons, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
518336013	+ Email/Text: bncmail@w-legal.com	Jul 10 2024 20:52:00	TD Bank USA, N.A., C O WEINSTEIN &

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518278452	+ EDI: WTRRN BANK.COM	Jul 11 2024 00:34:00	RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132 Tnb-Visa (TV) / Target, C/O Financial & Retail Services, Mailstop BV PO Box 9475, Minneapolis, MN 55440-9475
518373299	+ EDI: AIS.COM	Jul 11 2024 00:40:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518278453	+ EDI: CONVERGENT.COM	Jul 11 2024 00:34:00	Verizon, c/o Convergent, PO Box 9004, Renton, WA 98057-9004
518310070	+ EDI: WFFC2	Jul 11 2024 00:34:00	Wells Fargo Bank, N.A., Small Business Lending Division, P.O. Box 29482, Phoenix, AZ 85038-9482
518366288	EDI: WFFC2	Jul 11 2024 00:34:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
518375500	EDI: WFFC2	Jul 11 2024 00:34:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
518278457	+ EDI: WFFC2	Jul 11 2024 00:34:00	Wells Fargo/Bob's Discount Furniture, Attn: Bankruptcy, Po Box 10438, Des Moines, IA 50306-0438

TOTAL: 62

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 12, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 10, 2024 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor QUICKEN LOANS INC. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Jeffrey W. Herrmann	on behalf of Joint Debtor Stacie L Joyce jwh@njlawfirm.com ap@njlawfirm.com;md@njlawfirm.com;r57289@notify.bestcase.com
Jeffrey W. Herrmann	on behalf of Debtor Robert M Joyce jwh@njlawfirm.com ap@njlawfirm.com;md@njlawfirm.com;r57289@notify.bestcase.com

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John R. Morton, Jr.

on behalf of Creditor Santander Consumer USA Inc. d/b/a Chrysler Capital as servicer for CCAP Auto Lease Ltd.
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com

Marie-Ann Greenberg

magecf@magtrustee.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7